

## IN THE NEWS

# Caveat Emptor - 'Let the buyer beware'

Military members could be the target of scams and bad deals. Prevention and education are the necessary keys to avoiding financial problems.

By Senior Airman Jason Smith  
437 AW Public Affairs

Air Force members are now the targets of money lending scams operating out of Canada, according to Federal Trade Commission Officials in an Air Force Print News release.

Unfortunately, falling for the Canadian scams isn't the only way airmen can find themselves in a financial bind. High interest rates, high payments or misleading contracts can also cause problems.

The first step for Charleston AFB personnel to avoid bad financial decisions is to seek assistance from the Personal Financial Management Program at the Family Support Center, according to Barbara Lang, PFMP manager. The PFMP offers free courses and one-on-one counseling, and is required for first-term airmen.

Lang said she spends the majority of her time educating people about financial planning.

"The initial PFMP training is just the beginning," said Lang. "There

are a lot more workshops that enlisted, officers, reservist, retirees, family members and civilians can attend free of charge to educate themselves about financial responsibility."

Counseling is also available for those already in a bad situation, Lang said. While she said she hopes to work for prevention, she will gladly help those already having problems.

"Unfortunately, some people are already in trouble," said Lang. "Sometimes they think there's a quick fix. That's not the case."

I'm an objective bystander. I look at the whole situation and point out ways they can cut costs. If someone is spending more than they make, they're headed for trouble. I tell my clients to always call their creditor and let them know they're behind. People would be surprised by the negotiating power they have with a creditor."

Even with PFMP, Master Sgt. Winston Moses, 437<sup>th</sup> Civil Engineer first sergeant, said some people have and will get taken by bad deals.

"Don't fall victim," said Moses. "There are people just waiting to

prey on you."

Check-posting operations and car dealerships are two places where Moses said airmen should be careful.

"I'll do whatever I can to prevent someone from getting ripped off," said Moses. "There are people out there who go against advice from me and their supervisors and make bad decisions anyway, and I can't prevent that. I can however advise airmen before they enter into a deal. I tell all my airmen,

or anyone for that matter, come to me or your supervisor before you sign a contract. I'll even go to the car dealership with you to make sure no one tries to trick you."

Once a military member enters into a contract, is there a way out? Master Sgt. Kenneth King, 437<sup>th</sup> Airlift Wing Legal Office manager, stresses prevention instead of correction.

"Most contracts are legally binding," said King. "We're here to help CAFB military members, so checking with us before signing a contract or entering a business deal is always a good idea."

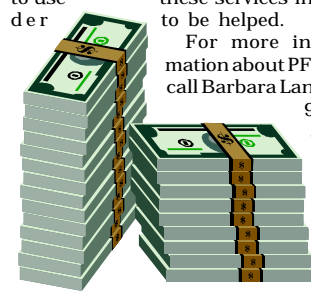
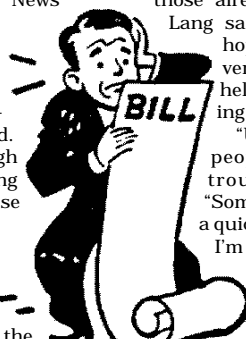
Lt. Col. Jeffrey Watson, 437<sup>th</sup> Staff Judge Advocate, supports "preven-

tive law." "Preventive law is the term I use to describe legal advice given to CAFB military members before they enter into a deal," he said. "We will review a contract for a CAFB military member before or after they sign it. Interpreting the contract before the servicemember signs may help keep them out of trouble. Of course, if they find themselves in trouble after signing the contract, they are still encouraged to come in the legal office for assistance from one of our attorneys."

Watson said the legal office offers a walk-in service on Wednesdays, 8 a.m.-6 p.m. The service is available to active duty, their family members and retirees.

CAFB has many financial services available, but airmen have to choose to use these services in order to be helped.

For more information about PFMP, call Barbara Lang at 963-5485.



## Drug Education for Youth big hit with CAFB kids, parents

By Senior Airman  
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The 437<sup>th</sup> Medical Group Demand Reduction Office sponsors the Drug Education for Youth program at Charleston AFB.

The program emphasizes the positive development of the mind, body and spirit for youth between 9 and 12 years of age.

Debbie Wheeler, 437 MDG demand reduction program manager, has been voluntarily running the program since its January induction, and said she thinks it has been and will continue to be successful.

"Some of the things kids take from the program are inner strength, support from their peers and guidance from mentors to make the right choices," said Wheeler. "The overall goal of DEFY is to challenge the kid's minds,

bodies and spirits while in a drug free environment."

As with any youth program, Wheeler said parents can make or break DEFY. "Parents are the key to our success. Everyone pitches in where they can."

DEFY holds many activities, most of them outdoors. Recently, the group has gone horseback riding in Francis Marion National Forest, S.C., canoeing on the Edisto River and camping and fishing at Hunting State Park.

They also hold indoor activities, but Wheeler said she keeps them to a minimum in order to keep things exciting.

Adults are always needed to help mentor the children and assist with the group's activities. To ease parent's minds about who their kids are with, every adult who volunteers is interviewed and receives a thorough background check.

"I like the idea because it

is associated with the military," said Staff Sgt. Cindy Wright, 437<sup>th</sup> Comptroller Squadron and mother of twin 10-year-old boys. "It's a safe environment, the kids love the activities, and the mentors really care about the kids."

Tech. Sgt. Admiral Lee, Reserve Officer Training Corps, Detachment 772, also appreciates the opportunities DEFY affords.

"It's a good opportunity for active duty members to mentor the younger kids," said Lee. "Kids learn leadership responsibility and decision-making skills that will help them the rest of their lives."

While it appears as if adults really appreciate the program, do children?

"It's too cool," said Vash'ti Walker, 9. "We get out and do things. You don't sit around."

Lisa Carter, 10, also said she likes participating in DEFY events. "The adults treat me

like a real person and not just another kid that doesn't know anything," she said.

Family members, between 9 and 12 years of age, of active duty, reserve, retired, Civil Service and Non-appro-

riated-fund DOD personnel are eligible to participate in the program.

For more information, or to volunteer or enroll a child in the program, call Wheeler at 963-6849.



Photo by Debbie Wheeler

(Left to right) Josh and Tyler Wright, 10, and Chris, 10, and Matt West, 9, keep an eye on the campfire with Staff Sgt. Jake Rogers, 437<sup>th</sup> Supply Squadron and Drug Education for Youth mentor, during recent a camping trip.